

**METROPOLITAN BANK GROUP, INC.**

	CPP Disbursement Date 06/26/2009	RSSD (Holding Company) 1204627	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$335	\$307	-8.4%		
Loans	\$273	\$247	-9.3%		
Construction & development	\$13	\$6	-55.7%		
Closed-end 1-4 family residential	\$54	\$54	0.7%		
Home equity	\$3	\$1	-83.3%		
Credit card	\$0	\$0			
Other consumer	\$1	\$0	-27.6%		
Commercial & Industrial	\$5	\$5	4.4%		
Commercial real estate	\$138	\$127	-8.0%		
Unused commitments	\$4	\$3	-30.8%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$0	\$0	-7.7%		
Asset-backed securities	\$0	\$0			
Other securities	\$29	\$35	22.9%		
Cash & balances due	\$5	\$8	51.6%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$304	\$278	-8.7%		
Deposits	\$280	\$274	-2.1%		
Total other borrowings	\$23	\$3	-88.6%		
FHLB advances	\$7	\$0	-100.0%		
Equity					
Equity capital at quarter end	\$30	\$29	-5.1%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$3	\$3	NA		
Performance Ratios					
Tier 1 leverage ratio	9.1%	9.0%	--		
Tier 1 risk based capital ratio	10.9%	12.7%	--		
Total risk based capital ratio	12.1%	13.9%	--		
Return on equity <sup>1</sup>	-27.9%	-19.0%	--		
Return on assets <sup>1</sup>	-2.5%	-1.7%	--		
Net interest margin <sup>1</sup>	4.9%	5.0%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	20.2%	40.2%	--		
Loss provision to net charge-offs (qtr)	77.2%	100.4%	--		
Net charge-offs to average loans and leases <sup>1</sup>	9.6%	6.1%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	31.4%	13.0%	0.3%	5.6%	--
Closed-end 1-4 family residential	10.2%	8.1%	3.6%	2.0%	--
Home equity	2.9%	0.0%	0.0%	7.2%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	9.6%	0.0%	0.0%	0.0%	--
Commercial & Industrial	5.5%	3.2%	1.4%	0.6%	--
Commercial real estate	6.6%	6.1%	2.0%	1.5%	--
Total loans	7.2%	6.4%	2.4%	1.5%	--